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**Amendments to the Claims**

[Claim 1] (Currently Amended)      A method of automatically transferring funds of an individual from a savings or a credit account to a pre-determined investment account of the individual, the method comprising of:

an investment system for the individual to interact with the invention via a plurality of:

an internet based user interface;

an Automated Teller Machine user interface

a telephone interface;

a customer service operated interface;

a teller operated interface;

a mobile device user interface;

a paper form;

a system for allowing the individual to perform a plurality of functions at the system including:

reading details of an investment program;

subscribing to an investment program;

entering a series of financial information;

securely entering a user logon and password;

~~Setting-up~~ a system for ~~saving~~ savings account information of the individual including a plurality of:

savings account information;

credit account information;

investment account information;

debit, credit, or stored value card information; and

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investment preference information;

~~Setting up~~ a system for automatically receiving and saving a completed debit, credit, or stored value card transaction information made by an individual;

Calculating a fund transfer amount based on the investment preference information and any information of the completed debit, credit, or stored value card transaction.

[Claim 2] (Currently Amended) The method of claim 1 additionally comprising the step of the investment system withdrawing the fund transfer amount from an account specified in the account information by an electronic funds transfer.

[Claim 3] (Currently Amended) The method of claim 1 additionally comprising the step of the investment system temporarily accumulating the fund transfer amount in a demand account until a predetermined completion time.

[Claim 4] (Currently Amended) The method of claim 1 additionally comprising the step of the investment system temporarily accumulating the fund transfer amount in a demand account until a predetermined accumulation amount.

[Claim 5] (Currently Amended) The method of claim 1 further comprising the steps of the investment system:

comparing the fund transfer amount to a predetermined transfer limit; and

canceling a fund transfer if completion of said fund transfer will cause a total balance in the investment account to exceed a predetermined investment account limit.

[Claim 6] (Currently Amended) The method of claim 1 further comprising the steps of the investment system:

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determining an available space in the investment account by comparing an investment account total to a predetermined investment account limit; and  
determining if the fund transfer amount is in excess of said available space.

[Claim 7] (Currently Amended)      The method of claim 6 additionally comprising the step wherein the fund transfer amount is reduced by the investment system to an amount that will not result in the investment account exceeding the investment account limit after a fund transfer is complete.

[Claim 8] (Currently Amended)      The method of claim 7 additionally comprising the step wherein said reduction in the fund transfer amount is transferred to a secondary investment account by the investment system.

[Claim 9] (Currently Amended)      The method of claim 1 wherein the investment preference information includes an investment total and a predetermined investment limit for determining an investment limit for an accumulation of fund transfer amounts.

[Claim 10] (Currently Amended)      The method of claim 1 additionally comprising the step of withdrawing the fund transfer amount from an account specified in the account information as a debit, credit, or smart card transaction to be deposited in the investment account.

[Claim 11] (Currently Amended)      The method of claim 1 additionally comprising the step of withdrawing the fund transfer amount from a debit, credit, or smart card used in the original completed transaction to be deposited in the investment account.

[Claim 12] (Currently Amended)      The method of claim 1 additionally comprising:

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receiving a request from the individual within the investment system to make an investment in a first investment account, wherein the first investment account is designated by the individual in the investment system as a primary investment account;

determining whether making the investment in the first investment account violates at least one predetermined rule in the investment system relating to the first investment account; and

automatically contributing at least a portion of the investment into a second investment account designated by the individual as a secondary investment account, if making the investment in the first investment account violates said at least one predetermined rule to ensure a deposited in the investment account does not exceed rules set by the individual.

[Claim 13] (Currently Amended) The method of claim 12, further comprising:  
accessing information ~~received from~~ entered into the investment system by the individual for designating the first investment account as primary and the second investment account as secondary.

[Claim 14] (Currently Amended) The method of claim 13, wherein the first investment account is managed by a first investment provider entered into the investment system by the individual and the second investment account is managed by a second investment provider entered into the investment system by the individual.

[Claim 15] (Currently Amended) The method of claim 12, wherein the predetermined rule is a maximum investment account value to allow the individual to set a limit on total deposits to the investment account.

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[Claim 16] (Currently Amended) The method of claim 12, wherein the predetermined rule is a maximum contribution amount to allow the individual to set a limit on deposits to the investment account.

[Claim 17] (Currently Amended) The method of claim 12, wherein the predetermined rule is violated if making the investment in the first investment account fails to keep the predetermined rule from overriding any rules for the investment account.

[Claim 18] (Currently Amended) The method of claim 17, further comprising: contributing at least a portion of the investment into the first investment account, if making the investment in the first investment account does not violate at least one predetermined rule to effectuate a transfer of the transfer amount into the investment account.

[Claim 19] (Currently Amended) The method of claim 1 wherein the fund transfer amount is a percentage of an aggregated sale amount of the completed debit, credit, or stored value card transactions to allow the individual to set a transfer amount based on percentage of the aggregated sale amount.

[Claim 20] (Currently Amended) The method of claim 1 wherein the fund transfer amount is a percentage of a sale amount of the individual completed debit, credit, or stored value card transactions to allow the individual to set a transfer amount based on percentage of an individual completed transaction amount.

[Claim 21] (Currently Amended) The method of claim 1 wherein the fund transfer amount is a pre-specified fixed dollar amount for each occurrence of the completed debit, credit, or stored value card transaction to allow the individual to set a transfer amount based on a fixed dollar amount of an occurrence of the completed debit, credit, or stored value card transaction.

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[Claim 22] (Currently Amended) The method of claim 1 wherein the fund transfer amount is based on a calculation of a pre-specified fixed dollar amount and total number of occurrences of the completed debit, credit, or stored value card transactions to allow the individual to set a transfer amount based on a fixed dollar amount of a multiple of occurrences of completed debit, credit, or stored value card transactions.

[Claim 23] (Currently Amended) A method of automatically transferring funds of an individual from a savings or credit account to a pre-determined investment account of the individual, the method comprising of:

Setting up a system for saving information of the individual including a plurality of:

savings account information;

credit account information;

investment account information;

debit, credit, or stored value card information; and

investment preference information;

Setting up a system to receive a pending debit, credit, or stored value card transaction of the individual after said pending transaction is released by a Point of Sale (POS) system and accepted by a debit, credit, or stored value card clearinghouse system for a subsequent routing to an issuer of the debit, credit, or stored value card used in said pending transaction;

Setting up a system to automatically interrupt said pending transaction;

Setting up a system to read a card or account number used in said pending transaction; comparing said card or account number to the saved debit, credit, or stored value account

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information of the individual; and determining if said card or account number matches the saved debit, credit, or stored value account information of the individual; and  
calculating a fund transfer amount based on the investment preference information of the individual and any information in said pending transaction.

[Claim 24] The method of claim 23 additionally comprising the step of adding the fund transfer amount to a transaction amount contained in the pending transaction, creating a new transaction in the amount of this sum total, and routing the new transaction to the issuer of the debit, credit, or stored value card used in the original pending transaction for authorization and settlement.

[Claim 25] The method of claim 24 additionally comprising the step of receiving an authorization for the new transaction from the card issuer and routing an authorization for the original pending transaction back to the POS system.

[Claim 26] The method of claim 25 additionally comprising the step of receiving settlement for the new transaction from the card issuer; splitting said settlement into the pending transaction amount and the fund transfer amount; routing the settlement for the pending transaction amount to a settlement account of the POS system; and routing the settlement for the fund transfer amount to an investment account of the individual.

[Claim 27] The method of claim 23 additionally comprising the step of withdrawing the fund transfer amount from an account specified in the account information by creating a separate debit, credit, or stored value transaction.

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[Claim 28] The method of claim 23 additionally comprising the step of withdrawing the fund transfer amount from an account specified in the account information by a separate electronic funds transfer.

[Claim 29] The method of claim 23 additionally comprising the step of temporarily accumulating the fund transfer amount in a demand account until a predetermined completion time.

[Claim 30] The method of claim 23 additionally comprising the step of temporarily accumulating the fund transfer amount in a demand account until a predetermined accumulation amount.

[Claim 31] The method of claim 23 further comprising the steps of:  
comparing a transfer amount to a predetermined transfer limit; and  
canceling a fund transfer if completion of said fund transfer will cause a total balance in the investment account to exceed a predetermined investment account limit.

[Claim 32] The method of claim 23 further comprising the steps of:  
Determining an available space in the investment account by comparing an investment account total to a predetermined investment account limit; and  
determining if the fund transfer amount is in excess of said available space.

[Claim 33] The method of claim 32 additionally comprising the step wherein the fund transfer amount is reduced to an amount that will not result in the investment account exceeding the investment account limit after a fund transfer is complete.

[Claim 34] The method of claim 32 additionally comprising the step wherein said reduction in the fund transfer amount is transferred to a secondary investment account.



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[Claim 35] The method of claim 23 wherein the investment preference information includes an investment total and a predetermined investment limit.

[Claim 36] The method of claim 23 additionally comprising the step of withdrawing the fund transfer amount from an account specified in the account information as a debit, credit, or smart card transaction.

[Claim 37] The method of claim 23 additionally comprising the step of withdrawing the fund transfer amount from a debit, credit, or smart card used in the original completed transaction.

[Claim 38] A method of claim 23 additionally comprising:  
receiving a request from the individual to make an investment in a first investment account, wherein the first investment account is designated by the individual as a primary investment account;  
determining whether making the investment in the first investment account violates at least one predetermined rule relating to the first investment account; and  
automatically contributing at least a portion of the investment into a second investment account designated by the individual as a secondary investment account, if making the investment in the first investment account violates said at least one predetermined rule.

[Claim 39] The method of claim 38, further comprising:  
accessing information received from the individual for designating the first investment account as primary and the second investment account as secondary.

[Claim 40] The method of claim 39, wherein the first investment account is managed by a first investment provider and the second investment account is managed by a second investment provider.

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[Claim 41] The method of claim 40, wherein the predetermined rule is a maximum investment account value.

[Claim 42] The method of claim 40, wherein the predetermined rule is a maximum contribution amount.

[Claim 43] The method of claim 40, wherein the predetermined rule is violated if making the investment in the first investment account fails.

[Claim 44] The method of claim 43, further comprising:  
contributing at least a portion of the investment into the first investment account, if making the investment in the first investment account does not violate said at least one predetermined rule.

[Claim 45] The method of claim 23 wherein the fund transfer amount is a percentage of a sale amount of said pending transaction.

[Claim 46] The method of claim 23 wherein the fund transfer amount is a pre-specified fixed dollar amount for each occurrence of said pending transaction.

[Claim 47] (Currently Amended) A method of automatically transferring funds of an individual from a savings or credit account to a pre-determined investment account of the individual, the method comprising of:

Setting up a system for saving information of the individual including a plurality of:

savings account information;

credit account information;

investment account information;

debit, credit, or stored value card information; and

investment preference information;

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Setting up a system to receive a pending debit, credit, or stored value card transaction of the individual after said pending transaction is released from a debit, credit, or stored value card clearinghouse and accepted by a debit, credit, or stored value issuer of the said card used in said pending transaction prior to a transaction authorization;

Setting up a system to automatically interrupt said pending transaction;

Setting up a system to read a card or account number used in said pending transaction;

comparing said card or account number to the saved debit, credit, or stored value account information of the individual; and determining if said card or account number matches the saved debit, credit, or stored value account information of the individual; and

Calculating a fund transfer amount based on the investment preference information of the individual and any information in said pending transaction.

[Claim 48] The method of claim 47 additionally comprising the step of adding the fund transfer amount to a transaction amount contained in the pending transaction, creating a new transaction in the amount of this sum total, and routing the new transaction to the issuer of the debit, credit, or stored value card used in the original pending transaction for authorization and settlement.

[Claim 49] The method of claim 48 additionally comprising the step of splitting the settlement for the new transaction amount into the pending transaction amount and the fund transfer amount; routing the settlement for the pending transaction amount back to the debit, credit, or stored value card clearinghouse system; and routing the settlement for the fund transfer amount to an investment account of the individual.

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[Claim 50] The method of claim 47 additionally comprising the step of withdrawing the fund transfer amount from an account specified in the account information by creating a separate debit, credit, or stored value transaction.

[Claim 51] The method of claim 47 additionally comprising the step of withdrawing the fund transfer amount from an account specified in the account information by a separate electronic funds transfer.

[Claim 52] The method of claim 47 additionally comprising the step of temporarily accumulating the fund transfer amount in a demand account until a predetermined completion time.

[Claim 53] The method of claim 47 additionally comprising the step of temporarily accumulating the fund transfer amount in a demand account until a predetermined accumulation amount.

[Claim 54] The method of claim 47 further comprising the steps of:  
comparing a transfer amount to a predetermined transfer limit; and  
canceling a fund transfer if completion of said fund transfer will cause a total balance in the investment account to exceed a predetermined investment account limit.

[Claim 55] (Currently Amended) The method of claim 47 further comprising the steps of:  
determining an available space in the investment account by comparing an investment account total to a predetermined investment account limit; and  
determining if the fund transfer amount is in excess of said available space.

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[Claim 56] The method of claim 55 additionally comprising the step wherein the fund transfer amount is reduced to an amount that will not result in the investment account exceeding the investment account limit after a fund transfer is complete.

[Claim 57] The method of claim 55 additionally comprising the step wherein said reduction in the fund transfer amount is transferred to a secondary investment account.

[Claim 58] The method of claim 47 wherein the investment preference information includes an investment total and a predetermined investment limit.

[Claim 59] The method of claim 47 additionally comprising the step of withdrawing the fund transfer amount from an account specified in the account information as a debit, credit, or smart card transaction.

[Claim 60] The method of claim 47 additionally comprising the step of withdrawing the fund transfer amount from a debit, credit, or smart card used in the original completed transaction.

[Claim 61] A method of claim 47 additionally comprising:

receiving a request from the individual to make an investment in a first investment account, wherein the first investment account is designated by the individual as a primary investment account;

determining whether making the investment in the first investment account violates at least one predetermined rule relating to the first investment account; and

automatically contributing at least a portion of the investment into a second investment account designated by the individual as a secondary investment account, if making the investment in the first investment account violates said at least one predetermined rule.

[Claim 62] The method of claim 61, further comprising:

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accessing information received from the individual for designating the first investment account as primary and the second investment account as secondary.

[Claim 63] The method of claim 62, wherein the first investment account is managed by a first investment provider and the second investment account is managed by a second investment provider.

[Claim 64] The method of claim 63, wherein the predetermined rule is a maximum investment account value.

[Claim 65] The method of claim 63, wherein the predetermined rule is a maximum contribution amount.

[Claim 66] The method of claim 63, wherein the predetermined rule is violated if making the investment in the first investment account fails.

[Claim 67] The method of claim 66, further comprising:  
contributing at least a portion of the investment into the first investment account, if making the investment in the first investment account does not violate said at least one predetermined rule.

[Claim 68] The method of claim 47 wherein the fund transfer amount is a percentage of a sale amount of the said pending transaction.

[Claim 69] The method of claim 47 wherein the fund transfer amount is a pre-specified fixed dollar amount for each occurrence of said pending transaction.

[Claim 70] (Currently Amended) A method as in claim 1 additionally comprising a third party assessing information in the investment system and contributing additional monies to the fund transfer amount based on said completed debit, credit, or stored value card transaction information to the investment account of the individual.

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[Claim 71] (Currently Amended) A method as in claim 1 additionally comprising a third party assessing information in the investment system and accumulating points based on said completed debit, credit, or stored value card transaction information that ~~can be~~ are converted using a predetermined conversion formula towards contributing additional monies to the fund transfer amount to the investment account of the individual at a predetermined completion time or a predetermined completion amount.

[Claim 72] (Currently Amended) A method as in claim 1 additionally comprising a third party assessing information in the investment system and contributing additional monies to the investment account of the individual based on said completed debit, credit, or stored value card transaction information.

[Claim 73] (Currently Amended) A method as in claim 1 additionally comprising a third party assessing information in the investment system and accumulating points based on said completed debit, credit, or stored value card transaction information that ~~can be~~ are converted using a predetermined conversion formula towards contributing additional monies to the investment account to the investment account of the individual of the individual at a predetermined completion time or a predetermined completion amount.

[Claim 74] A method as in claim 23 additionally comprising a third party contributing additional monies to the fund transfer amount based on said pending transaction information.

[Claim 75] A method as in claim 23 additionally comprising a third party accumulating points based on said pending transaction information that can be converted using a predetermined conversion formula towards contributing additional monies to the fund transfer amount at a predetermined completion time or a predetermined completion amount.

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[Claim 76] A method as in claim 23 additionally comprising a third party contributing additional monies to the investment account of the individual based on said pending transaction information.

[Claim 77] A method as in claim 23 additionally comprising a third party accumulating points based on said pending transaction information that can be converted using a predetermined conversion formula towards contributing additional monies to the investment account of the individual at a predetermined completion time or a predetermined completion amount.

[Claim 78] A method as in claim 47 additionally comprising a third party contributing additional monies to the fund transfer amount based on said pending transaction information.

[Claim 79] A method as in claim 47 additionally comprising a third party accumulating points based on said pending transaction information that can be converted using a predetermined conversion formula towards contributing additional monies to the fund transfer amount at a predetermined completion time or a predetermined completion amount.

[Claim 80] A method as in claim 47 additionally comprising a third party contributing additional monies to the investment account of the individual based on said pending transaction information.

[Claim 81] A method as in claim 47 additionally comprising a third party accumulating points based on said pending transaction information that can be converted using a predetermined conversion formula towards contributing additional monies to the investment account of the individual at a predetermined completion time or a predetermined completion amount.



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[Claim 82] (Currently Amended)      An article of manufacture for a computer usable program code and computing means for automatically transferring funds from a deposit account of an individual to a savings program account of the individual, comprising of:

setting up an investment system for the individual to interact with the invention via a plurality of:

an internet based user interface;

an Automated Teller Machine user interface

a telephone interface;

a customer service operated interface;

a teller operated interface;

a mobile device user interface;

a paper form;

allowing the individual to perform a plurality of functions at the system including:

reading details of an investment program;

subscribing to an investment program;

entering a series of financial information;

securely entering a user logon and password;

Aa computer usable program code for allowing an individual to enter and save:

a plurality of deposit account information;

a plurality of savings account information;

a plurality of investment account information;

a plurality of debit, credit, or stored value card information; and

a set of investment preference information;

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Aa computer usable program code for automatically receiving and accumulating a completed debit, credit, or stored value card transaction information made by an individual; and

Aa computer usable program code for calculating a fund transfer amount based on the investment preference information and said completed debit, credit, or stored value card transaction information.

[Claim 83] (Currently Amended)     An article of manufacture for a computer usable program code and computing means for automatically transferring funds from a deposit account of an individual to a savings program account of the individual, comprising of:

setting up an investment system for the individual to interact with the invention via a plurality of:

an internet based user interface;

an Automated Teller Machine user interface

a telephone interface;

a customer service operated interface;

a teller operated interface;

a mobile device user interface;

a paper form;

allowing the individual to perform a plurality of functions at the system including:

reading details of an investment program;

subscribing to an investment program;

entering a series of financial information;

securely entering a user logon and password;

Aa computer usable program code for allowing an individual to enter and save:

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a plurality of deposit account information;

a plurality of savings account information;

a plurality of investment account information;

a plurality of debit, credit, or stored value card information; and

a set of investment preference information;

Aa computer usable program code and system for causing a computer to receive an electronic signal for a pending debit, credit, or stored value card transaction of the individual after said pending transaction is released by a Point of Sale system and accepted by a debit, credit, or stored value card clearinghouse system for routing to an issuer of the debit, credit, or stored value card used in said pending transaction;

Aa computer usable program code and system for automatically interrupting said pending transaction of the individual;

Aa computer usable program code for causing a computer to automatically read a card or account number used in said pending transaction, compare said card or account number to an account number in the pre-determined account information of the individual; and determine if said card or account number used in said pending transaction matches the pre-determined account information of the individual; and

Aa computer usable program code for calculating a fund transfer amount based on the investment preference information and any information in said pending transaction.

[Claim 84] (Currently Amended)      An article of manufacture for a computer usable program code and computing means for automatically transferring funds from a deposit account of an individual to a savings program account of the individual, comprising of:

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setting up an investment system for the individual to interact with the invention via a plurality of:

an internet based user interface;

an Automated Teller Machine user interface

a telephone interface;

a customer service operated interface;

a teller operated interface;

a mobile device user interface;

a paper form;

allowing the individual to perform a plurality of functions at the system including:

reading details of an investment program;

subscribing to an investment program;

entering a series of financial information;

securely entering a user logon and password;

Aa computer usable program code for allowing an individual to enter and save:

a plurality of deposit account information;

a plurality of savings account information;

a plurality of investment account information;

a plurality of debit, credit, or stored value card information; and

a set of investment preference information;

Aa computer usable program code and system for causing a computer to receive an electronic signal for a pending debit, credit, or stored value card transaction of the individual after said pending transaction is released from a debit, credit, or stored value card clearinghouse system

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and accepted by a debit, credit, or stored value issuer of the card used in said pending transaction for authorization;

Aa computer usable program code and system for automatically interrupting said pending transaction;

Aa computer usable program code for causing a computer to automatically read a card or account number used in said pending transaction, compare said card or account number to an account number in the pre-determined account information of the individual; and determine if said card or account number used in said pending transaction matches the pre-determined account information of the individual; and

Aa computer usable program code for calculating a fund transfer amount based on the investment preference information and any information in said pending transaction.

[Claim 85] (Currently Amended) An article of manufacture as set forth in claim 82 wherein the computer usable program code for calculating a fund transfer amount is further adapted to access information in the investment system and generate a signal to withdraw the fund transfer amount from an account specified in the account information of the individual by electronically transferring funds.

[Claim 86] An article of manufacture as set forth in claim 84 wherein the computer usable program code for calculating a fund transfer amount is further adapted to generate a fund transfer transaction and submit the fund transfer transaction to a credit, debit, or stored value card account listed in the account information of the individual.

[Claim 87] An article of manufacture as set forth in claim 86 wherein the computer usable program code for generating the fund transfer transaction is further adapted to automatically

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accept a fund transfer transaction authorization and a fund transfer transaction settlement and store the transaction settlement in a temporary demand account until a predetermined accumulation amount.

[Claim 88] An article of manufacture as set forth in claim 86 wherein the computer usable program code for generating the fund transfer transaction is further adapted to automatically accept a fund transfer transaction authorization and a fund transfer transaction settlement and store the transaction settlement in a temporary demand account until a predetermined completion time.

[Claim 89] (Currently Amended) An article of manufacture as set forth in claim 82 wherein the computer usable program code for allowing an individual to enter account information and investment preference information is responsive to entries for changes in said information using the investment system.

[Claim 90] (Currently Amended) An article of manufacture as set forth in claim 82 additionally comprising of an ability to store data entered using the investment system for:

- a plurality of completed debit, credit, or stored value card transaction information;
- a plurality of individual account information and investment preference information;
- a log of completed fund transfer activity;
- a log of fund transfer information;
- a balance of monies in a temporary demand account;
- a log of fees charged; and
- a history of account activity.

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[Claim 91] (Currently Amended) An article of manufacture as set forth in claim 82 wherein the computer usable program code for allowing an individual to enter account information and investment preference information is further adapted to allow the individual to use the investment system to view:

a balance of total monies in a temporary demand account;

a history of completed fund transfer activity;

a listing of fees charged; and

a history of account activity.

[Claim 92] An article of manufacture as set forth in claim 82 wherein the computer usable program code for automatically receiving and accumulating a completed debit, credit, or stored value card transaction information made by an individual additionally comprises of receiving and accumulating a plurality of completed debit, credit, or stored value card transaction information using the investment system.

[Claim 93] (Currently Amended) An article of manufacture as set forth in claim 82 wherein the computer usable program code for calculating a fund transfer amount from the deposit account to the savings account based on the investment preference information and the completed debit, credit, or stored value card transaction information additionally comprises of calculating a fund transfer amount from the deposit account to the savings account based on the investment preference information and an aggregate of a plurality of completed debit, credit, or stored value card transaction information using the investment system.

[Claim 94] An article of manufacture as set forth in claim 83 wherein the computer usable program code for calculating a fund transfer amount is further adapted to generate a signal to

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withdraw the fund transfer amount from an account specified in the account information of the individual by electronically transferring funds.

[Claim 95] An article of manufacture as set forth in claim 83 wherein the computer usable program code for calculating a fund transfer amount is further adapted to generate a new fund transfer debit, credit, or stored value card transaction and submit said fund transfer transaction to a credit, debit, or stored value card account listed in the account information of the individual.

[Claim 96] An article of manufacture as set forth in claim 95 wherein the computer usable program code for generating the fund transfer transaction is further adapted to automatically accept a fund transfer transaction authorization and a fund transfer transaction settlement and store the transaction settlement in a temporary demand account until a predetermined accumulation amount.

[Claim 97] An article of manufacture as set forth in claim 95 wherein the computer usable program code for generating the fund transfer transaction is further adapted to automatically accept a fund transfer transaction authorization and a fund transfer transaction settlement and store the transaction settlement in a temporary demand account until a predetermined completion time.

[Claim 98] An article of manufacture as set forth in claim 83 wherein the computer usable program code for allowing an individual to enter account information and investment preference information is responsive to entries for changes in said information.

[Claim 99] An article of manufacture as set forth in claim 83 additionally comprising of an ability to store data for;

a plurality of pending transaction information;



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a plurality of individual account information and investment preference information;

a log of completed fund transfer activity;

a log of fund transfer information;

a balance of monies in a temporary demand account;

a log of fees charged; and

a history of account activity.

[Claim 100] An article of manufacture as set forth in claim 83 wherein the computer usable program code for allowing an individual to enter account information and investment preference information is further adapted to allow the individual to view;

a balance of total monies in a temporary demand account;

a history of completed fund transfer activity;

a listing of fees charged; and

a history of account activity.

[Claim 101] An article of manufacture as set forth in claim 84 wherein the computer usable program code for calculating a fund transfer amount is further adapted to generate a signal to withdraw the fund transfer amount from an account specified in the account information of the individual by electronically transferring funds.

[Claim 102] An article of manufacture as set forth in claim 83 wherein the computer usable program code for calculating a fund transfer amount is further adapted to generate a new fund transfer debit, credit, or stored value card transaction and submit said fund transfer transaction to a credit, debit, or stored value card account listed in the account information of the individual.

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[Claim 103] An article of manufacture as set forth in claim 102 wherein the computer usable program code for generating the new fund transfer transaction is further adapted to automatically accept a fund transfer transaction authorization and a fund transfer transaction settlement and store the fund transfer transaction settlement in a temporary demand account until a predetermined accumulation amount.

[Claim 104] An article of manufacture as set forth in claim 102 wherein the computer usable program code for generating a new debit, credit, or stored value card transaction is further adapted to automatically accept a transaction response and a transaction settlement and store the transaction settlement in a temporary demand account until a predetermined completion time.

[Claim 105] An article of manufacture as set forth in claim 84 wherein the computer usable program code for allowing an individual to enter account information and investment preference information is responsive to entries for changes in said information.

[Claim 106] An article of manufacture as set forth in claim 84 additionally comprising of an ability to store data for;

a plurality of pending debit, credit, or stored value card transaction information;

a plurality of individual account information and investment preference information;

a log of completed fund transfer activity;

a log of fund transfer information;

a balance of monies in a temporary demand account;

a log of fees charged; and

a history of account activity.

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[Claim 107] An article of manufacture as set forth in claim 84 wherein the computer usable program code for allowing an individual to enter account information and investment preference information is further adapted to allow the individual to view;

a balance of total monies in a temporary demand account;

a history of completed fund transfer activity;

a listing of fees charged; and

a history of account activity.

[Claim 108] A method as in claim 1 wherein said completed debit, credit, or stored value card transaction information includes a transaction made at a merchant Point of Sale (POS) terminal.

[Claim 109] (Currently Amended) A method as in claim 1 wherein said completed debit, credit, or stored value card transaction information includes a transaction made at an Automated Teller Machine (ATM) by the individual and is electronically transferred to the investment system.

[Claim 110] (Currently Amended) A method as in claim 1 wherein said completed debit, credit, or stored value card transaction information includes a transaction made on the internet by the individual and is electronically transferred to the investment system

[Claim 111] (Currently Amended) A method as in claim 1 wherein said completed debit, credit, or stored value card transaction information includes a transaction made over a telephone by the individual and is electronically transferred to the investment system.

[Claim 112] (Currently Amended) A method as in claim 1 wherein said pending transaction information includes a transaction made at a stored value card reader by the individual and is electronically transferred to the investment system.

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[Claim 113] A method as in claim 23 wherein said pending transaction information includes a transaction made at a merchant Point of Sale (POS) terminal.

[Claim 114] A method as in claim 23 wherein said pending transaction information includes a transaction made at an Automated Teller Machine (ATM).

[Claim 115] A method as in claim 23 wherein said pending transaction information includes a transaction made on the internet.

[Claim 116] A method as in claim 23 wherein said pending transaction information includes a transaction made over a telephone.

[Claim 117] A method as in claim 23 wherein said pending transaction information includes a transaction made at a stored value card reader.

[Claim 118] A method as in claim 47 wherein said pending transaction information includes a transaction made at a merchant Point of Sale (POS) terminal.

[Claim 119] A method as in claim 47 wherein said pending transaction information includes a transaction made at an Automated Teller Machine (ATM).

[Claim 120] A method as in claim 47 wherein said pending transaction information includes a transaction made on the internet.

[Claim 121] A method as in claim 47 wherein said pending transaction information includes a transaction made over a telephone.

[Claim 122] A method as in claim 47 wherein said pending transaction information includes a transaction made at a stored value card reader.

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[Claim 123] A method as in claim 23 wherein the system to automatically interrupt said pending transaction is configured to automatically read said pending transaction without interrupting the routing of said pending transaction.

[Claim 124] A method as in claim 23 wherein the step to calculate a fund transfer amount is configured to generate a new fund transfer transaction.

[Claim 125] A method of claim 124 additionally comprising the step of prompting the individual to enter a fund transfer amount for the fund transfer transaction.

[Claim 126] The method of claim 125 additionally comprising the step of routing the fund transfer transaction to the issuer of the debit, credit, or stored value card used in the original pending transaction for authorization and settlement.

[Claim 127] The method of claim 126 additionally comprising the step of receiving settlement for the fund transfer transaction from the card issuer and routing the settlement for the fund transfer amount to an investment account of the individual.

[Claim 128] The method of claim 126 wherein the step of routing the fund transfer transaction to the issuer of the debit, credit, or stored value card used in the original pending transaction is replaced by withdrawing the fund transfer amount from an account specified in the account information by a separate electronic funds transfer.

[Claim 129] An article of manufacture as set forth in claim 83 wherein the computer usable program code and system for automatically interrupting said pending transaction of the individual is configured to automatically read said pending transaction without interrupting the routing of said pending transaction.

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[Claim 130] . An article of manufacture as set forth in claim 83 wherein the computer usable program code and system for calculating a fund transfer amount is configured to generate a new fund transfer transaction.

[Claim 131] An article of manufacture as set forth in claim 130 wherein the computer usable program code and system is further adapted to prompt the individual to enter a fund transfer amount for the fund transfer transaction.